

In life and lending...

Sometimes
you have
to retreat
to advance.



CUNA Lending Council Conference
November 12-15, 2006 • Indian Wells, CA

Indian Wells...a soothing location to

PRE-CONFERENCE WORKSHOPS

Schedule, Scope and Resources: Balancing Project Management Successfully

Karla Norwood, President, Connections Online, Westlake, Ohio

Many credit unions are disappointed with their project management efforts, with missed deadlines, wasted time and misspent money. Come to this pre-conference workshop on project management and learn how to meet project deadlines 30% faster, regain multiple hours per week per manager, and achieve higher quality completed projects. Walk away with a project framework that is easy for the entire credit union to embrace with handouts and tools to use with your department, or to share with the entire credit union. You will learn how to prioritize projects, develop a project business case, develop the project charter/plan, develop the project deliverables, handle project content and knowledge management, and prepare for and run project meetings.

Lending Division's Role in ALCO: How to Price More Effectively for Profitability and Market Share

Frank Farone, Managing Director, Darling Consulting, Newburyport, Massachusetts

Competition for loans continues to intensify while members have more choices and are becoming more demanding. Profitable growth will be an ongoing challenge. Credit union lenders need to be better equipped to price loans more effectively and efficiently to balance out the needs of the members while protecting the interest of the credit union. This session will explore loan pricing strategies to consider and common mistakes to avoid. Learn why the lending division's role in ALCO is so critical.

KEYNOTE SESSION

If it Ain't Broke... Break it!

Dr. Robert Kriegel, Author, Grass Valley, California



Learn how to develop and lead Change-Ready® people and organizations. You will learn how to round up sacred cows that cost money and inhibit change and new opportunities. And you'll develop strategies for gaining the competitive edge by not competing — but changing the game, by leading customers — not following them, and by rethinking rules, redefining roles and reinventing the game.

One of the most in-demand business speakers, Dr. Robert Kriegel, Ph.D. teaches bold, innovative, "out of the box" strategies for keeping ahead of the changes, challenges and competition in today's marketplace.

Author of the national bestseller, *If It Ain't Broke...BREAK IT!*, Dr. Kriegel has been called by *U.S. News & World Report* one of this country's leading authorities in the field of change and human performance. His book, *Sacred Cows Make the Best Burgers*, made *Business Week's* best-seller list in its first month! His latest book, which focuses on innovation and out-of-the-box thinking is titled *How to Succeed in Business Without Working so Damn Hard*.

An All-American athlete and co-founder of one of the first institutes of sports psychology, Kriegel has coached both Olympic and pro athletes. He is the co-author of *Inner Skiing* and has done color commentary for the US Pro Ski Tour on ESPN. Kriegel is a former advertising executive for Young and Rubicam in New York, where he managed Proctor & Gamble and Travelers Insurance accounts. He has taught at Stanford University's Executive Management Program.

Register Online: www.cunalendingcouncil.org

immerse yourself in new ideas and strategies.

GENERAL SESSION

What in the World? U.S. and Global Economic Outlook

Jeff Thredgold, CSP, President, Thredgold Economic Associates, Salt Lake City, Utah

This presentation includes a detailed outlook of the global economy and its impact on your industry.

Thredgold takes his audiences on an entertaining, informative, and humorous "tour" of the U.S. economy, financial markets, education, employment, competition, the global economy, technology, and the future. Critical issues facing the client are also addressed.



Thredgold is the only economist in the world to have ever earned the designation of CSP, or Certified Speaking Professional, from the International Federation for Professional Speakers and the National Speakers Association and has spoken to more than 1,000 groups.

He spent 23 years with \$92 billion KeyCorp, one of the nation's largest financial services companies, where he served as Senior VP and Chief Economist. He now serves as economic consultant to numerous clients in the financial industry, has appeared dozens of times on CNBC and CNN, and is quoted frequently in the nation's financial press.

CLOSING GENERAL SESSION

The Future of Credit Union Lending

Mark Sievwright, SVP Business Development, Fiserv, Inc., Brookfield, Wisconsin

This presentation will provide a "state-of-the-industry" perspective on the U.S. consumer (and mortgage) lending business with a focus on business and technology trends highlighting those that are the most important to the future success of your credit union.



- Understand the current "state-of-the-market" for U.S. consumer credit (mortgages, credit cards, auto loans, home equity lines and unsecured credit products)
- Identify the primary business and technology trends most likely to shape the future of the US consumer (and mortgage) lending business
- Understand how your credit union can "compete to win" in this business over the long haul

Mark began his financial services career 25 years ago. During the past 10 years — as President & CEO of two Research & Advisory companies — Mark has worked extensively with individual credit unions, the Credit Union National Association (CUNA), CUNA Mutual Group, Credit Union State Leagues, Corporate Credit Unions, the CUNA Technology Council and the CUNA Lending Council. He is also a faculty member for CUNA's Strategic Planning Institute.

Mark has helped individual credit unions formulate and execute successful business and technology strategies. He has facilitated Board of Directors' meetings (including the CUNA Board of Directors' 2004 and 2005 Strategic Planning meetings).

In 2000, Mark became President/CEO of TowerGroup, the leading provider of information technology-related research and advisory services. He later joined the leadership team at Fiserv, as Senior Vice President for Market Development. Fiserv is the leading provider of information management solutions for the financial industry.

Mark has been quoted extensively in the financial press. Mark has presented at more than 200 events in more than 30 countries. He was the conference chair at the 2004 Financial Services Technology Conference and has chaired the US Branch Banking Conference each year since its inception in 2002.

to lift and energize your spirits.

GENERAL SESSION

TRANSPORTATION

The Palm Springs International Airport is approximately 16 miles from the Renaissance Esmeralda Resort & Spa. Transportation to and from the hotel is available via taxi for approximately \$55 one way. Please check in the baggage claim area of the airport.

AIRLINE DISCOUNTS

Discounted airfare is available for conference participants through United Airlines. Contact United at 800-521-4041 and provide discount code 553SF.

CLIMATE

The average daily temperature in November is 80 degrees, cooling to about 48 degrees in the evening.

CONFERENCE ATTIRE

Attire for the conference is business casual.

REFUND POLICY

Cancellations received in writing (via fax 608-231-4327) more than 30 days before the start of the conference are eligible for a refund of the amount paid minus

a \$75 administrative fee. No refunds will be granted if cancellation is received thirty days or less before the conference begins. Substitutions are accepted anytime prior to the start of the conference at no additional cost. Simply fax an updated registration form, listing the new participant and who they will be replacing.

TAX EXEMPTION INFORMATION

Federal credit unions may or may not receive an exemption from state and local sales taxes on their hotel rooms. Contact the hotel directly for more information.

INDIAN WELLS AREA SIGHTS

If you would like more information on the Indian Wells area, visit www.indianwells.org

For More Information

Registration Information

REGISTRAR

Credit Union National Association

800-356-9655, ext. 4400

Fax: 608-231-4327

reginfo@cuna.coop

Register Online:

www.cunalendingcouncil.org

Program Information

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Save with Council Membership!

Current members of the CUNA Lending Council and those that join prior to the 2006 CUNA Lending Council Conference will receive a discount on the already low registration fees. Members who register by the early bird deadline of September 27, 2006, will pay just \$699 (non-members pay \$949). Member registrations postmarked by September 27, 2006 will pay a pre-conference workshop fee of just \$119 (non-members pay \$139). Individuals must be from affiliated credit unions to attend the conference or to become a member of the Council.

Please be advised that CUNA Councils reserve the right to photograph any and all program attendees and guests during program activities and meetings and reprint such photographs, in whole or in part, for future CUNA Council promotional uses.



Other Topics of Interest

This is just a sample of the insightful information you'll experience.

Also featuring:

- Innovative Home Equity Solutions
- Getting Started in Business Lending
- Keys to Quick, Efficient Decisions
- Effectively Managing Indirect Lending Risks
- Housing Finance 2010: Lending Through the Coming Decade
- Meeting the Needs of the Growing Immigrant Population
- Strategies to Increase Portfolio with Purchase and Retention
- Market Segmentation for Effective Loan Growth

...and more!

Visit
www.cunalendingcouncil.org
for a complete agenda.

Hotel Information

Renaissance Esmeralda
Resort & Spa
44-400 Indian Wells Lane
Indian Wells, CA 92210
Phone: (760) 773-4444
Fax: (760) 836-1294
www.renaissanceesmeralda.com



HOTEL RESERVATIONS

You will need to make your hotel reservations directly with the Renaissance Esmeralda Resort & Spa by calling (760) 773-4444 by Wednesday, September 27, 2006 to guarantee a room. Room rates for the conference are \$190 single/double, or \$220 for a pool view room, plus applicable taxes. Remember, to guarantee a room, you must make your reservation directly with the hotel.

Golf Outing

Sunday, November 12, 7 a.m.
The Golf Resort at Indian Wells

The CUNA Lending Council Conference Golf Outing will be one you won't want to miss. Designed by Clive Clark, the stunning new par 72 West Course will feature spectacular mountain views, elongated fairways, and flowing water in the form of streams, brooks, and split-level lakes connected by striking waterfalls, with vibrant floral detail. From start to finish, the West Course promises an unmatched golf experience that will have players returning again and again. Cost for each attendee is \$65; guests can play for \$125. This includes green fees, cart, continental breakfast and boxed lunch. Club rental is extra.





Credit Union National Association
P.O. Box 431
Madison, WI 53701-0431

A cool desert oasis
to soothe your spirit...
hot new lending strategies
to recharge your
enthusiasm.

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